

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO**

IN RE: AAA IMPORTS, INC. A/k/a DOLLAR Y ALGO EXTRA; a/k/a ALMACENES CARAVANA; a/k/a LA REINA Debtor	CASE NO.: 10-04048 (BKT) CHAPTER 11
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APPLICATION FOR APPOINTMENT OF ACCOUNTANT FOR DEBTOR

TO THE HONORABLE COURT:

COME NOW, AAA Imports, Inc., A/k/a Dollar Y Algo Extra; a/k/a Almacenes Caravana; a/k/a LA Reina., , through its undersigned attorney, who apply to the Court for the approval of Doris Barroso Vicéns, CPA, from the firm of RSM ROC & Company as debtor's accountant and respectfully states as follows:

1. The above captioned Debtor filed its petition for relief under Chapter 11 of the Bankruptcy Code on May 13, 2010, and continues operating its business and property as debtor in possession pursuant to Sections 1101 and 1107 of the Title 11 of the United States Code.
2. Debtor seeks to employ Doris Barroso Vicéns, CPA, from the firm of RSM ROC & Company as its accountant. The applicant has chosen this accountant for the reason that she is well qualified to perform the work required of her in this case.
3. Debtor will rely on Doris Barroso Vicéns, CPA, from the firm of RSM ROC & Company for professional services in connection with this bankruptcy petition, including any related matter to debtor's finances, such as:

- a. Preparation or review of bankruptcy court required monthly operating reports;
 - b. Reconciliation of proof of claims;
 - c. Preparation or review of the Debtor's projections;
 - d. Analysis of profitability of Debtor's operations;
 - e. Assistance in the development or review of plan of reorganization or disclosure statements;
 - f. Consultation on strategic alternatives and developments of business plans;
 - g. Any other consulting and expert witness services relating to various bankruptcy matters such as insolvency, feasibility forensic accounting, etc., as necessary.
4. To the best of applicant's knowledge, the professional whose employment is sought has no connection with the debtors, the creditors, any party in interest or their attorneys, the US Trustee or any person employed in the office of the United States Trustee, except that RSM ROC & Company has acted as accountants or consultants for the following creditors listed by Debtor in matters unrelated to this case or to the Debtor: Autoridad de Acueductos y Alcantarillados de Puerto rico, Corporación del Fondo del Seguro del Estado, Integrand Assurance Company, Inc., Municipio de San Juan, Puerto Rico General Distributing Co., and V. Suarez Co., Inc.

5. To the best of Debtor knowledge, accountant nor any of her employees, represent or hold any interest adverse to the Debtor of the estate in the matters upon which she is to be engaged, pursuant to 11 USC 327 (a).
6. That the accountant is a disinterested person and her employment is in the best interest of the estate.
7. That the accountant is aware that she may not share or agree to share with any other person any amounts received as a retainer or to be received as compensation, pursuant to 11 USC 504, except as provided by law.
8. The terms of compensation agreed to are as follows: that Doris Barroso Vicens from the firm of RSM ROC & Company has been required in this case a retainer in the amount of \$10,000.00 already paid by the Debtor.
9. Compensation for professional services to be rendered in this case is agreed as follows:
 - a. In the case of Partner a rate from \$225.00 to \$300.00 per hour , (Mrs. Barroso Vicens' (Partner) current hourly rate is \$225.00), plus any costs and expenses;
 - b. In the case of Managers and Supervisors a rate from \$125.00 to \$150.00 per hour, plus any costs and expenses;
 - c. In the case of Seniors a rate from \$85.00 to \$95.00 per hour, plus any costs and expenses;

d. In the case of Staff a rate from \$70.00 to \$80.00per hour, plus any costs and expenses.

The hourly rates are increase every June 1, approximately 10%.

10. The accountant fully understands that any compensation to be received including retainer is subject to Court's approval and other future invoices upon a proper application and notice thereof. Applicant agreed to consult with the debtor and debtor's attorney at all times in connection with the work to be performed, if necessary.
11. The debtor submits the **ACCOUNTANT'S VERIFIED STATEMENT** signed by Doris Barroso Vicéns, CPA, from the firm of RSM ROC & Company , in compliance with Section 327(a) of the Bankruptcy Code, and Federal Rule of Bankruptcy Procedures 2014. In addition and in compliance with LBR 2014-1, applicant enclosed her curriculum vitae.
12. A copy of this application has been served to the US Trustee and to all creditors and parties in interest as per the amended master address list, pursuant to Federal Rule of Bankruptcy Procedure 2014 and 11USC 327(a).

WHEREFORE, debtor requests that the Court authorizes the employment of Doris Barroso Vicéns, CPA, from the firm of RSM ROC & Company to assist it in connection with this case at the rates set forth, subject to further review and order of this court.

RESPECTFULLY SUBMITTED

In San Juan, Puerto Rico, this 22th day of June, 2010.

NOTICE TO CREDITORS AND PARTIES IN INTEREST

Within fourteen (14) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

I HEREBY CERTIFY that on this same date I electronically filed the foregoing through the CM/ECF system, which will send notification of such filing to the parties therein registered to receive Notice as follows:

- JOSE L BARRIOS RAMOS jbarrios@abogadosdeamerica.com,
mireyabaltazar@abogadosdeamerica.com; jowydc@yahoo.com; quiebras@abogadosdeamerica.com
- IVAN M CASTRO ORTIZ icastro@alblegal.net
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- CARMEN D CONDE TORRES notices@condelaw.com
- EDUARDO J CORRETJER REYES ejcr98@yahoo.com, ejcr98@hotmail.com
- ARTURO GONZALEZ MARTIN agm017@yahoo.com, agm017@gmail.com
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emunoz2@gmail.com; gacruz111@yahoo.com
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suarezcobo.ecf@gmail.com; docketclerk@gmail.com; docket.ecf@gmail.com; ecf.sort@gmail.com; pennyrose@legalpartnerspr.com; noemi@legalpartnerspr.com
; maribel@legalpartnerspr.com; julio@legalpartnerspr.com
- EDGAR ALBERTO VEGA RIVERA edvega@bppr.com, quiebras@bppr.com

I DO HEREBY FURTHER CERTIFY that on this same date a true and exact copy of the foregoing has been send by regular mail to all creditors and parties in interest as per the amended Master Address List herein attached and to:

EDDIE RAMIREZ VALEPO BOX 11741 SAN JUAN, PR 00922

DATED: July 2, 2010

EDGARDO MUÑOZ, P.S.C.
/S/ Edgardo Muñoz
Edgardo Muñoz, Esq.
(USDC No.125713)
PO Box 360971
San Juan, PR 00936-0971
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RSM ROC & Company

Certified Public Accountants & Consultants

Firm's Background and Qualifications To Perform Professional Services

Contact Partner:

Doris Barroso Vicens, CPA, CVA, CFF
RSM ROC & Company
PO Box 10528
San Juan, Puerto Rico 00922-0528
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Section

1

Firm Qualifications and Experience

FIRM'S BACKGROUND

Our Firm was established in 1977 to provide a full range of services to our clients, including audit, tax, management consulting, accounting and other special services. It enables our clients to find a variety of services within one Firm. Our philosophy of service is based on the fact that regardless of the Client's size, our work will be carried out under the personal supervision of one or more of the Firm's Partners or Principals. It further guarantees that the skills and experience of our entire staff, using the most advanced techniques and modern computer equipment, will be at your service whenever you require them.

RSM ROC & Company serves a balanced number of local and international entities, including retailers and wholesalers, that are part of our clientele. The fact that these entities repetitively use our services is representative of their satisfaction. By focusing on our client's growth, not ours, we have become one of the largest local full services firm of Certified Public Accountants and Consultants in Puerto Rico and the Caribbean. We compete locally with all major international public accounting firms, surpassing most in growth, leadership, scope of services, and, most important, value for your money.

As Certified Public Accountants and Consultants, RSM ROC & Company is committed to the professional standards of independence, competence, objectivity and care, and to deliver the full benefit of these standards to our clients in accordance with their objectives and best interest.

REGULATION OF PUBLIC ACCOUNTING

Our firm is licensed to practice public accounting in Puerto Rico, through License Number 91, Issued by the Puerto Rico Department of State, and we are in compliance with all related registration and permit requirements. All key professional staff assigned to our clients are licensed to practice public accounting in Puerto Rico.

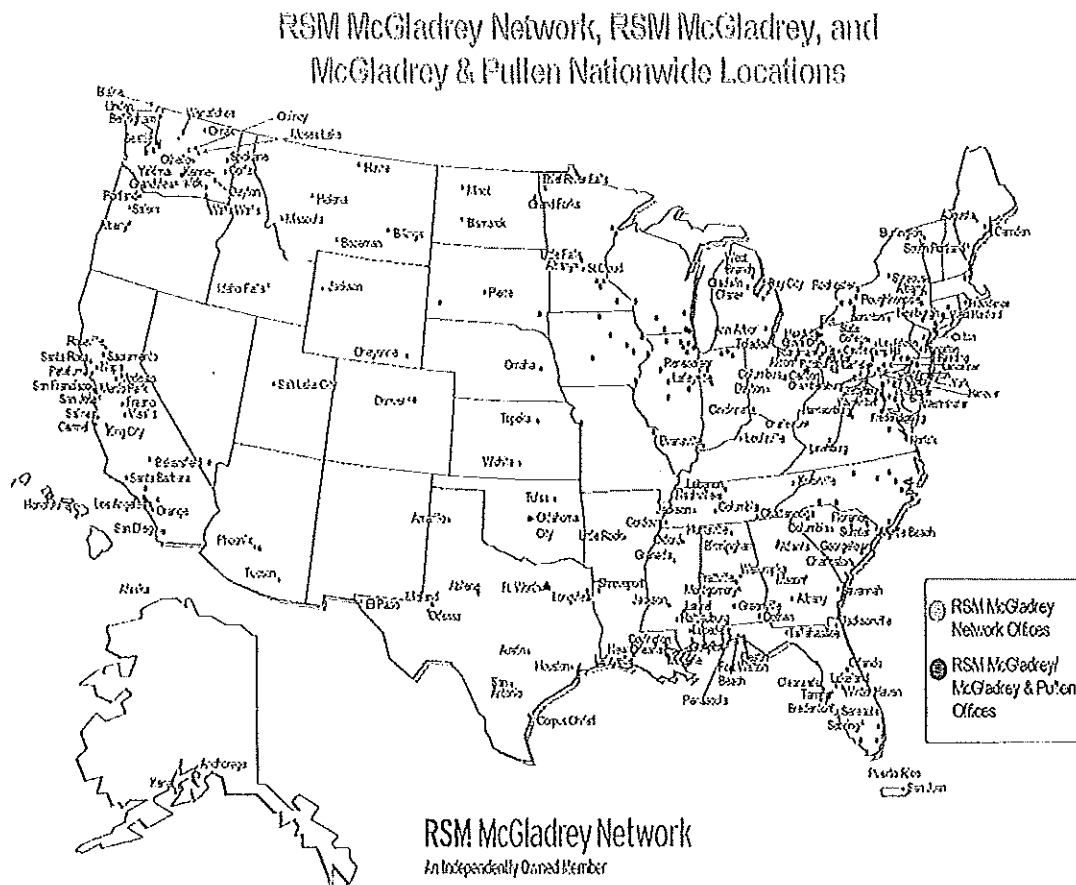
INTERNATIONAL REPRESENTATIONS

Because of the natural outgrowth of our commitment to quality and our determination to stay on the "cutting edge" of developments affecting accounting and consulting firms, RSM ROC & Company has joined the RSM McGladrey Network, the national accounting firm association of RSM McGladrey, Inc. The RSM McGladrey Network is an affiliation of quality accounting firms with access to the full range of RSM McGladrey's national and international capabilities. It includes the resources, expertise and experience of more than 200 offices located throughout the United States. It ensures we will be able to guide our clients through the ever-changing business maze and help them convert business challenges to opportunities.

Section 1 --- Firm Qualifications and Experience

At the heart of the RSM McGladrey Network is RSM McGladrey, a leading provider of tax and business consulting. RSM McGladrey, working with McGladrey & Pullen, LLP, serves clients from 100 offices in the United States of America. RSM McGladrey and McGladrey & Pullen have an alternative practice structure that enables them to work together to serve clients' business needs. When considered together the two companies rank as the fifth largest provider of accounting, tax and business consulting in the United States. We are the only accounting and consulting firm in Puerto Rico with the "Network advantage!"

RSM ROC & Company is also a member of RSM International (RSMi). RSM International is the seventh largest worldwide organization of separate and independent consulting and CPA firms represented in over 70 countries by well-established national member firms offering the combined skills of over 30,000 professionals in over 730 offices worldwide. Through RSMi our firm can provide clients with a comprehensive range of services covering audits (including those reported under the IFRS and IAS), accounting, tax, financial advice and management consulting at the international level.



While our size and affiliation with RSM McGladrey and RSM International, affords us the national and international resources needed to serve complex industries, size by itself is not important. What is important are the factors that have resulted in our success. We believe that RSM ROC & Company is unique in that, while we possess the expertise and support of a national firm and an international firm, our client service philosophy is that of a local accounting firm.

Our growth has been the result of our ability to provide our clients with close, personal attention, continuity and accessibility of all professional personnel, including partners, and prompt quality services in a cost-effective and innovative manner.

Section 1 --- Firm Qualifications and Experience

OTHER AFFILIATIONS AND MEMBERSHIPS

Because of our commitment and determination to provide quality service, RSM ROC & Company is a member in good standing of the following quality professional organizations:

Public Company Accounting Oversight Board (PCAOB)

RSM ROC & Company is registered with the Public Company Accounting Oversight Board (PCAOB). The PCAOB is a private-sector, non-profit corporation created by the Sarbanes-Oxley Act of 2002, to oversee the auditors of public companies in order to protect the interest of investors and public interest in the preparation of informative, fair and independent audit reports.

AICPA Private Company Practice Section Firm Practice Center (PCPS)

RSM ROC & Company is a member of the Private Company Practice Section Firm Practice Center (PCPS). Firm members are provided with valuable information and resources in the area of practice management and are subject to various membership requirements, including the documentation of our quality control policies and procedures and an independent review of its accounting practice every three years.

AICPA Governmental Audit Quality Center (GAQC)

RSM ROC & Company is a member of the AICPA Governmental Audit Quality Center (GAQC). Firm members are committed to achieve the highest standards in performing quality governmental audits. This firm-based voluntary membership requires practice management, additional training, quality control and self monitoring. In addition, center members also agree to make publicly available the results of their external peer review of their audit practice.

AICPA Employee Benefits Plans Audit Quality Center (EBPAQC)

RSM ROC & Company is a member of the AICPA Employee Benefit Plans Audit Quality Center (EBPAQC). Firm members are committed to providing quality audit services to their clients in Employee Benefit Plans by voluntarily adhering to center membership requirements, including additional training, quality control and self monitoring. Center members also agree to make publicly available the results of their external peer review of their audit practice.

STRUCTURE AND SERVICES

At present, our firm is organized in four different professional divisions, including Audit (AUD), Management Consulting (MCD), Tax (TAX), and Special Services (SS), each having a Division Director. Our professional personnel classified by Division are detailed in the following table:

Classification	AUD	MCD	TAX	SS	Total
Partners and Principals	5	4	1	-	10
Managers and Supervisors	5	11	3	-	19
Seniors, Semi-Seniors and Staff Assistants	17	11	7	12	47
Total	27	26	11	12	76

Section 1 ---- Firm Qualifications and Experience

A synopsis of the services provided by each division is presented below:

Auditing Division

The Audit Division is the primary service division of RSM ROC & Company. Its partners and managers, combine decades of audit and related service experience in the government industry, as well as on other industries. Our Audit Division primarily provides audit services that involve auditing a client's financial statements and rendering our professional opinion as independent Certified Public Accountants as to the fairness of the presentation of the financial statements.

Besides auditing services, our audit division provides the following related services:

- Business consulting
- Financial forecast and projections
- Operations improvement
- Performance and operational audits
- Operating budgets
- Personal financial statements
- Compilations and reviews
- Compliance and regulatory audits
- Other attestation and assurance services
- Updating of accounting records
- Ratio and trend analysis
- Evaluation and implementation of financial controls
- Loans evaluation and financial reviews
- Internal audit program evaluation and development
- Internal control evaluations

Management Consulting Division

Our Management Consulting Division has been in existence for over twenty-five (25) years, and provides diverse professional services to our clients in Puerto Rico, the Caribbean and Latin America. The Division has ample experience advising organizations in various fields of management consulting and information systems.

Our Management Consulting Division is one of the largest management consulting practice in Puerto Rico and the Caribbean, and counts with heavily experienced personnel, organized into five (5) practice groups: Project Management and Business Consulting, Systems Integration, Compliance and Corporate Governance, Network Infrastructure Services, and Software Solutions Development.

Among others, the Management Consulting Division provides the following services:

- Strategic systems planning
- Systems evaluation and selection
- Systems implementation
- Programming and custom development services
- System and operational procedure development and implementation
- Network and information technology administration and support services
- EDP control audits and reviews.
- Data processing support
- Strategic, systems and human resources planning

Section 1 --- Firm Qualifications and Experience

- Process reengineering
- Industrial engineering support
- Project management
- Change management
- General advisory services

Tax Division

Our Tax Department can serve clients in a wide range of areas, such as:

- Tax Provision Review
- Puerto Rico and United States Corporate Income Taxes
- Puerto Rico and United States Individual Income Taxes
- Puerto Rico and United States Estate & Gift Taxes
- Income Tax and Estate Planning
- Excise & Municipal Taxes
- Payroll taxes
- Representations on investigations by any division of the Puerto Rico Treasury Department, Internal Revenue Service, and/or any other Governmental Agency
- Establishing deferred compensation plans
- Corporate organizations, reorganizations and liquidations
- Analysis of Entity Structure
- Selection of the operating entity that best serve client needs such as:
 - Corporation of Individuals
 - Special Partnerships
 - Limited Liability Corporations (LLC)
 - Other
- Procedures related to obtaining and complying with Tax Exemption Decrees and Tax Credits
- Other tax consulting services
- Litigation support and representations on tax cases

Special Services Division

The expertise we have obtained through continuing experience, enable us to serve you in many other ways, including:

- Litigation support
- Internal audits support and/or outsourcing
- Accounting procedures manuals
- Personnel recruitment
- Insurance Claims/Loss Determination
- Business Valuation
- Due Diligence
- SOX 404 related services
- Consulting in Enterprise Risk Management (ERM)

Section 1 --- Firm Qualifications and Experience

INTEGRATION OF OTHER DIVISIONS INTO AUDIT SERVICES

Tax Division

For commercial clients, the preparation and review of all tax provisions is a thorough collaboration between our Audit and Tax Divisions. Once the provision has been prepared by the Audit Division, the estimates and tax expense computation, along with all related supporting documents, are transferred to a Tax Partner or Manager for review to provide any comments about the contents of the provision and to assure that all reconciling items have been taken into consideration. This also serves as a checkpoint for our Tax Department to inform Audit personnel of any new or particular tax issues that may affect any specific client. Furthermore, each Division coordinates a meeting with client personnel to complete this review process and provide our client with a simple explanation of the reasoning behind the computation. This allows client personnel to inquire about any issue or concerns regarding the contents underlying the income tax provision.

Our review of income tax provision extends to other related accounting for income tax issues that our clients may request. This includes a comprehensive analysis and review of our client's compliance with Financial Accounting Standards Board interpretation No. 48 (FIN 48) to identify tax matters such as uncertainties or timing consequences that may be subject to additional disclosures on financial statements. This process is also closely worked with Audit personnel and client to arrive at a proper conclusion.

Management Consulting Division

Under complex computerized system environments, as part of the audit procedures, our Management Consulting Division performs a general controls review of the information system area and the technological resources under responsibility. Such review examination consists of inquiries regarding information technology policies and procedures, analysis of general controls documentation, observation and limited assessment of information technology operations. At the conclusion of the examination, a report is issued presenting any findings and its corresponding recommendations.

ADDITIONAL QUALIFICATIONS

In the universe of CPA firms, a national firm's strengths differ from those that local firms have to serve their clients. RSM ROC & Company provides the best of both worlds - the depth and breadth of resources typically available only through national and international firms and the service-oriented perspective you expect from local advisors.

National Firm Strengths

Functional Specialization: RSM ROC & Company has functional specialties of audit, accounting, tax and management advisory services. We typically assign a multi-disciplinary team to each client to ensure their overall service needs are met.

A Customized Approach to Service: No two organizations are the same. We recognize that each organization has different management, operates in a different business climate, and has different needs and goals. At RSM ROC & Company, we work with you to concentrate our efforts in areas where you feel we can provide the most benefit.

Quality Assurance: We at RSM ROC & Company are proud to have been the first local firm to join the Private Companies Practice Section of the AICPA Division for CPA Firms, and the only one to participate in this important program since 1980.

Section 1 --- Firm Qualifications and Experience

RSM ROC & Company provides a full range of audit, accounting, tax and management advisory services, consistent with ethical and professional standards and the regulatory requirements imposed by our Firm's membership in the AICPA Division of CPA Firms. As a result of participation in the AICPA Division of CPA Firms, we abide by the various membership requirements imposed, including the documentation of our quality control policies and procedures and an independent review of our audit and accounting practice every three years. We have always received an unqualified report from our peer reviewers on our quality assurance system.

In connection with our association with RSM International, RSM ROC & Company, is also required to comply with additional membership requirements, including the documentation of our quality control policies and procedures and an independent review of our audit and accounting practice every two years. We have also received an unqualified report from our peer reviewers on our quality assurance system. Our Firm has been ranked as one of the best performing offices through the RSM McGladrey Network.

You can depend on the accuracy and quality of our work!

Education and Training: We at RSM ROC & Company are proud of our professional personnel. The Partners, Principals, Managers and Supervisors, as well as other professional staff, combine decades of auditing, tax and consulting experience in many industries. It includes Educational and Not-for-Profit entities and Employee Benefit Plans as well as Commercial Entities, such as: Wholesale, Retail, Manufacturing, Service, Auto Dealerships, Banking and Finance, Insurance and Reinsurance Companies, Brokers and Agents, Advertising, Electronics, Food Processing, Radio and Television Broadcasting, Real Estate, Building Administration, Health Care, Dealers in Securities and other fields. We are also experienced in the field of Government entities.

Every member of our Audit, Tax and Consulting Divisions meet the professional requirements of Continuing Professional Education of the American Institute of Certified Public Accountants and the Puerto Rico Society of Certified Public Accountants. Personnel engaged in specialized fields, such as Government, Not-for-Profit, Single Audits, Insurance Companies, Employee Benefit Plans, and Health Care are trained through specialized seminars offered by the American Institute of Certified Public Accountants, RSM McGladrey and other organizations, and meet the additional requirements for those fields.

We maintain several manuals containing quality control policies and procedures covering areas such as personnel, audit development, supervision and consultation. Our firm has specialized manuals for the performance of financial and compliance audits of Public and other sector entities, including those in the international arena.

Relationships with Regulatory and Professional Standards Organizations: Auditing and accounting is one of the most dynamic aspects of public accounting. The needs of clients regarding the expectations of financial statements and audit report uses change rapidly. As a result, it is necessary that both our firm and our clients have a means to keep current on changing requirements, have access to decision makers when laws, regulations, standards and principles are being considered and established, and have an avenue to appeal, if necessary. To that end, RSM ROC & Company and McGladrey & Pullen, LLP, our mentor firm, have established extensive formal and informal relationships with industry associations, standards-setting bodies and other professional organizations at the national, regional and state levels.

McGladrey & Pullen, LLP is well represented on committees, task forces and councils of various industry standard-setting bodies. This participation gives us, through our affiliation with RSM McGladrey, input into the development and first-hand knowledge of the current standards, statements and positions that affect our clients.

Local Firm Service Philosophy

Partner Availability: RSM ROC & Company will provide the Entity the mature professionals and personalized service your organization deserves. Because of our service philosophy and structure, you will have direct access to the responsible Partner and Manager.

Section 1 — Firm Qualifications and Experience

Priority of Service: All our clients are very important to us. As a result, you will receive the highest priority service available. We have assembled a team of partners and other professionals in the accounting, and management consulting areas to ensure that you receive the timely and specialized service you deserve.

A unique feature offered by RSM ROC & Company is our regular involvement of senior professionals in our work. The ratio of "partner/manager to staff" is much higher than in any other firm, including the international firms. The benefit of it to our clients is that routine issues are addressed by senior and experienced professionals.

Section

2

Personnel Qualifications and Experience

You can expect proactive client service from your RSM ROC & Company team!

As an organization in an industry experiencing rapid change, you need a firm that will commit to your goals. Proactive and timely client service is priority number one among partner/principal and professionals. We are structured to provide clients with a high amount of attention and involvement from our partners/principals and managers. We believe this has positioned us to be much more than just "auditors" for our clients.

PEOPLE PHILOSOPHY AND PROFESSIONAL DEVELOPMENT

Our corporate focus is to attract and retain the best people and provide them with superior development opportunities. Our People Philosophy guides our activities internally and externally — driving internal initiatives, influencing how we serve clients, and encouraging industry and community involvement.

RSM ROC & Company's audit and accounting programs train the Audit Department professionals to provide the basic accounting and auditing services, which have become the cornerstone of our client relationships. This knowledge of historical services provides the foundation for many of the expanded services that our clients are currently seeking.

ENGAGEMENT SERVICE TEAM

Professional services are inseparable from the people who deliver them. Anticipating the service needs of our prospects, we assemble outstanding teams. Team members individually possess the professional business skills that will enable them to work effectively with you and, combined, form a team with broad experience.



Our approach of selecting partners, managers and staff who have significant experience with each client's industry, who are considered experts in accounting and auditing, and who are, or will become, very familiar with each client's operations and management, is the basis for providing a full range of services to our clients. Knowledge of our client's operations is essential so that our service will be responsive to each client's unique needs.

Section 2 --- Personnel Qualifications and Experience

Consistent with our client service team approach, we have selected professionals to provide government entities the type of quality and responsive service that we consider to be the hallmark of our Firm, including the following levels of responsibilities:

Engagement and Client Service Partner

Ensures that each facet of the audit engagement receives the proper emphasis and that the conclusions and recommendations reached are valid, inspired and practical. Additionally, he/she guarantees that you receive the highest-quality auditing services and is responsible for all aspects of the audit and overall supervision of the process. He/she directs the overall engagement that provides you with innovative business advice and services.

Concurrent Reviewer

Supervises the planning process for the audit and performs the concurrent review as required by auditing standards generally accepted in the United States of America. When requested by the audit team, he/she provides additional technical support and guidance pertaining to technical aspects of the audit or other areas.

Report Reviewer

Reviews the reports to ensure that they meet stringent quality control standards and that our audit approach is effective and efficient.

Engagement Manager

Supervises the planning and the implementation of the audit process. He/She will ensure the audits are run efficiently, that critical due dates are met, and that a two-way communication with management is maintained.

Audit Senior and Staffs

The engagement senior is responsible for planning and performing the engagement and ensure that we perform an effective and efficient audit. He/she will coordinate with the client's staff to ensure that we utilize our understanding of your systems and controls, as well as your day-to-day processes, to perform your audits with the least disruption to your staff. He/she also ensure that we are proactive in providing services to the clients. To the best of our ability, we will maintain continuity of staff during the period we are engaged by the Entity.

Bios

The following personnel comprise our Educational and Not-for-Profit Sector supervisory level personnel that are available to serve insurance clients:

Partners and Principals

Mr. Fernando Rodríguez Amaro, CPA, CFE, CVA, CFF -- Audit Division Partner
frdriguez@rocpr.net

Summary of Experience

Mr. Rodríguez Amaro is a Certified Public Accountant (license No. 1082), a Certified Fraud Examiner, a Certified Valuation Analyst, and is Certified in Financial Forensics. He is the Managing Partner and Audit Division Director, and has over 33 years of experience in public accounting.

Section 2 --- Personnel Qualifications and Experience

Before joining RSM ROC & Company, Mr. Rodríguez Amaro was an Audit Manager of the Banking and Finance Division of the San Juan Office of an International Public Accounting Firm, while also involved in the Radio and Television Broadcasting, Manufacturing, Advertising and Service Industries.

Since joining RSM ROC & Company, Mr. Rodríguez Amaro has been the Partner in-charge of, among other, audits of Retail/Wholesale Enterprises, Government, Single Audits, Not-for-Profit, Manufacturing Companies, Auto Dealers, Real Estate Companies, Building Administrators, Advertising Agencies, Insurance Companies and Agencies, Radio Broadcasting and Service Industries, as well as, providing assistance in insurance claim/loss determination settlements and litigation support services.

Mr. Rodríguez Amaro has been involved in a number of industries providing a wide range of services, including:

- Audit
- Professional standards Implementation
- Financial statement preparation
- Budgetary accounting assistance
- Accounting and administrative control structure evaluation, design and implementation
- Organizational governance
- Forecast and projections
- Compliance with laws and regulations
- Business valuations
- General management advice
- Litigation Support
- Insurance Claims/Loss Determination Settlement

In addition to the traditional audit and audit related services, Mr. Rodríguez Amaro has also been involved in performing special services, including among others, business valuations, insurance claims/loss determination, litigation support services, forecast and projections, as well as many other agreed-upon procedures engagements of various natures. In connection with his involvement in the litigation support and insurance claim/loss determination sector, Mr. Rodríguez Amaro has authored various articles for the National Litigation - Consultants' Review.

Continuing Professional Education

Mr. Rodríguez Amaro has participated in audit and accounting seminars offered by the Puerto Rico Society of Certified Public Accountants, the American Institute of Certified Public Accountants and other organizations. Mr. Rodríguez Amaro meets the requirements of continuing professional education of the Puerto Rico Society of Certified Public Accountants, the American Institute of Certified Public Accountants, the Association of Certified Fraud Examiners, the National Association of Certified Valuation Analysts, the General Accounting Office of the United States and the additional requirements of industries in which he is involved.

Professional Affiliations

- American Institute of Certified Public Accountants
- Puerto Rico Society of Certified Public Accountants
- Association of Certified Fraud Examiners
- National Association of Certified Valuation Analysts

Education

Bachelor Degree in Business Administration, Major in Accounting, University of Puerto Rico.

Section 2 --- Personnel Qualifications and Experience

Mr. Luis Ocasio Ramos, CPA -- Audit Division Partner
locasio@rocpr.net

Summary of Experience

Mr. Ocasio Ramos is a Certified Public Accountant (license No. 1202) and has over 33 years of experience in public accounting. Before joining RSM ROC & Company, Mr. Ocasio Ramos worked for the San Juan Office of an International Public Accounting Firm.

Since joining RSM ROC & Company, Mr. Ocasio Ramos has been the Partner in-charge of, among other, audits of Retail/Wholesale Enterprises, Government, Single Audits, Not-for-Profit, Health Care and Hospitals, Manufacturing Companies, Auto Dealers, Real Estate Companies, Building Administrators, Advertising Agencies and Employee Benefit Plans.

Mr. Ocasio Ramos has been involved in a number of industries providing a wide range of services, including:

- Audit
- Professional standards implementation
- Financial statement preparation
- Budgetary accounting assistance
- Accounting and administrative control structure evaluation, design and implementation
- Compliance with laws and regulations
- Implementation of new accounting standards
- General management advice
- Organizational governance
- Forecast and projections

Mr. Ocasio Ramos received from the Continuing Professional Education Division of the American Institute of Certified Public Accountants, a Certificate of Educational Achievement awarded by the Professional Development Division of the American Institute of Certified Public Accountants in recognition of his successful completion of an integrated program in Business Valuation.

Continuing Professional Education

Mr. Ocasio Ramos has participated in audit and accounting seminars offered by the Puerto Rico Society of certified Public Accountants, the American Institute of Certified Public Accountants and other organizations. Mr. Ocasio Ramos meets the requirements of continuing professional education of the Puerto Rico Society of Certified Public Accountants, the American Institute of Certified Public Accountants, the Association of Certified Fraud Examiners, the General Accounting Office of the United States and the additional requirements of industries in which he is involved.

Professional Affiliations

- American Institute of Certified Public Accountants
- Puerto Rico Society of Certified Public Accountants

Education

Bachelor Degree in Business Administration, Major in Accounting, University of Puerto Rico.

Section 2 --- Personnel Qualifications and Experience

Mrs. Doris Barroso Vicéns, CPA, CVA, CFF -- Audit Division Partner
dbarroso@rocpr.net

Summary of Experience

Mrs. Barroso Vicéns is a Certified Public Accountant (license No. 2253), a Certified Valuation Analyst, and is Certified in Financial Forensics. She has over 20 years of experience in public accounting.

Mrs. Barroso Vicéns has been the Partner in-charge of, among other, audits of Retail/Wholesale Enterprises, Government, Not-for-Profit, Insurance Companies, Administration Services, Construction, Health Insurance, Auto Dealers, Advertising Agencies, Employee Benefits Plans, as well as, providing assistance in insurance claim/loss determination settlements and litigation support services.

Mrs. Barroso Vicéns has been involved in a number of industries providing a wide range of services, including:

- Audit
- Professional standards implementation
- Financial statement preparation
- Budgetary accounting assistance
- Forecast and projections
- Compliance with laws and regulations
- Business valuations
- General management advice
- Litigation Support
- Insurance Claims/Loss Determination Settlement

In addition to the traditional audit and audit related services, Mrs. Barroso Vicéns has also been involved in performing special services, including among others, business valuations, insurance claims/loss determination, litigation support services, forecast and projections, as well as many other agreed-upon procedures engagements of various natures. In connection with his involvement in the litigation support and insurance claim/loss determination sector, Mrs. Barroso Vicéns has authored various articles for the National Litigation - Consultants' Review.

Mrs. Barroso Vicéns has been the liaison and coordinator for the Firm's Peer Review conducted by the AICPA and RSM International. She is also qualified as RSM Inspector and has served as Team Captain under the RSM International Inspection Process. Some of these audits are performed in accordance with IFRS and IAS.

Mrs. Barroso Vicéns also serves as instructor and has developed in-house seminars addressed to the Firm's Audit Division, covering technical aspects and current developments in a number of audit areas, and also for the implementation of new policies and procedures required by the profession, RSM McGladrey and RSM International. Mrs. Barroso Vicéns also serves as instructor for seminars offered by the Puerto Rico Society of Certified Public Accountants.

Continuing Professional Education

Mrs. Barroso Vicéns has participated in audit and accounting seminars offered by the Puerto Rico Society of Certified Public Accountants, the American Institute of Certified Public Accountants and other organizations. Mrs. Barroso Vicéns meets the requirements of continuing professional education of the Puerto Rico Society of Certified Public Accountants, the American Institute of Certified Public Accountants, the National Association of Certified Valuation Analysts, the General Accounting Office of the United States and the additional requirements of industries in which she is involved.

Section 2 — Personnel Qualifications and Experience

Professional Affiliations

- American Institute of Certified Public Accountants
- Puerto Rico Society of Certified Public Accountants
- National Association of Certified Valuation Analysts

Education

Bachelor Degree in Business Administration, Major in Accounting, University of Puerto Rico.

Mr. Raúl Hernández Rivera, CPA, CFE - Audit Division Partner
rhernandez@rocpr.net

Summary of Experience

Mr. Hernández Rivera is a Certified Public Accountant (license No. 3035) and a Certified Fraud Examiner. He has over 28 years of experience in public accounting. Before joining RSM ROC & Company, Mr. Hernández Rivera was a senior of the San Juan Office of an International Certified Public Accounting Firm, engaged principally in the fields of Manufacturing, Construction and Advertising Agencies.

Since joining RSM ROC & Company, Mr. Hernández Rivera has participated, among other, audits of Retail/Wholesale Enterprises, Governments, Not-for-Profit, Insurance and Reinsurance Companies, Insurance Agencies, Employee Benefit Plans, Auto Dealers, Health Care and Hospitals, Real Estate Companies, Building Administration, as well as, providing assistance in insurance claim/loss determination settlements.

Mr. Hernández Rivera has been involved in a number of industries providing a wide range of services, including:

- Audit
- Professional standards implementations
- Financial statement preparation
- Budgetary accounting assistance
- Accounting and administrative control structure evaluation, design and implementation
- Organizational governance
- Forecast and projections
- Compliance with laws and regulations
- General management advice
- Litigation Support
- Insurance Claims/Loss Determination Settlement

In addition to the traditional audit and audit related services, Mr. Hernández Rivera has also been involved in performing special services, including among others, business valuations, insurance claims/loss determination, litigation support services, forecast and projections, as well as many other agreed-upon procedures engagements of various natures. In connection with his involvement in the litigation support and insurance claim/loss determination sector, Mr. Hernández Rivera has authored various articles for the National Litigation - Consultants' Review.

Mr. Hernández Rivera has been a liaison and coordinator for the Firm's Peer Review conducted by the AICPA. He is also a qualified RSM International Inspector and serves as Team Captain under the RSM International Inspection Process. Some of these audits are performed in accordance with IFRS and IAS. He is also the designated champion for IFRS for the Firm under RSM International and RSM McGladrey.

Section 2 — Personnel Qualifications and Experience

Mr. Hernández Rivera also serves as instructor and has developed in-house seminars addressed to the Firm's Audit Division, covering technical aspects and current developments in a number of audit areas, and also implementation of new policies and procedures required by the profession, RSM McGladrey and RSM International. Mr. Hernández Rivera also serves as instructor for seminars offered by the Puerto Rico Society of Certified Public Accountants and other entities.

Continuing Professional Education

Mr. Hernández Rivera has participated in audit and accounting seminars offered by the Puerto Rico Society of Certified Public Accountants, the American Institute of Certified Public Accountants and other organizations. Mr. Hernández Rivera meets the requirements of continuing professional education of the Puerto Rico Society of Certified Public Accountants, the American Institute of Certified Public Accountants, the Association of Certified Fraud Examiners, the General Accounting Office of the United States and the additional requirements of industries in which he is involved.

Professional Affiliations

- American Institute of Certified Public Accountants
- Puerto Rico Society of Certified Public Accountants
- Association of Certified Fraud Examiners
- National Association of Certified Valuation Analysts

Education

Bachelor Degree in Business Administration, Major in Accounting, University of Puerto Rico.

Mr. Hugo Burgos Sánchez, CPA, CFE, CVA -- Audit Division Partner
hburos@rocpr.net

Summary of Experience

Mr. Burgos Sánchez is a Certified Public Accountant (License No. 3039), a Certified Fraud Examiner and a Certified Valuation Analyst. He has over 15 years of experience in public accounting.

Before joining RSM ROC & Company, Mr. Burgos Sánchez was an audit Manager at the San Juan Office of an international firm, where he served many public, Not-for-Profit and private companies. Mr. Burgos Sánchez has developed extensive audit experience from years of involvement in such industries as Retail/Wholesale Enterprises, Construction, Pharmaceuticals, Insurance, Manufacturing, Technology and Communications, and Hospitality. He has also served and assisted many of his clients to meet with the strict requirements of the United States Security and Exchange Commission.

Mr. Burgos Sánchez has been involved in a number of industries providing a wide range of services, including:

- Audit
- Professional standards implementation
- Financial statement preparation
- Budgetary accounting assistance
- Compliance with laws and regulations
- Organizational governance
- Implementation of new accounting standards
- General management advice

Section 2 --- Personnel Qualifications and Experience

Mr. Burgos Sánchez also serves as an instructor and has developed in-house seminars addressed to the Firm's Audit Division, covering technical aspects and current developments in a number of audit areas, and also implementation of new policies and procedures required by the profession and RSM McGladrey. Mr. Burgos Sánchez has also served as instructor for seminars offered by the Puerto Rico Society of Certified Public Accountants. In the government sector, Mr. Burgos Sánchez was the engagement manager of the audits of Puerto Rico Convention Center District Authority and the State Insurance Fund Corporation.

Continuing Professional Education

Mr. Burgos Sánchez has participated in audit and accounting seminars offered by the Puerto Rico Society of Certified Public Accountants, the American Institute of Certified Public Accountants and other organizations. Mr. Burgos Sánchez meets the requirements of Continuing Professional Education of the Puerto Rico Society of Certified Public Accountants, the American Institute of Certified Public Accountants, the National Association of Certified Valuation Analysts, the additional requirements of the General Accounting Office of the United States, and the additional requirements of Industries in which he is involved.

Professional Affiliations

- American Institute of Certified Public Accountants
- Puerto Rico Society of Certified Public Accountants
- Association of Certified Fraud Examiners
- National Association of Certified Valuation Analysts

Education

Bachelor Degree in Business Administration, Major in Accounting, University of Puerto Rico.

Mr. Carlos M. Cuevas Viera -- Management Consulting Division Director
ccuevas@rocpr.net

Summary of Experience

Mr. Cuevas Viera is the Director of the Management Consulting Division and a Principal of RSM ROC & Company. He has been in the profession since 1975, having assisted clients within and beyond the region.

Mr. Cuevas Viera is a senior member of the Institute of Industrial Engineers, a Certified Management Consultant and a Certified Computing Professional. Mr. Cuevas Viera is ultimately responsible for all of the Division's client engagements. Among his accomplishments, the following can be mentioned:

- Project Director for the implementation of a new Income Tax Processing System at the Commonwealth of Puerto Rico Treasury Department.
- Development of a long-range systems plan for a process manufacturing company and two retail companies.
- Implementation of manufacturing systems for various pharmaceutical and electronics companies in Puerto Rico and South America.
- Assistance in the process of developing strategic plans for several companies in Puerto Rico.

Education

Bachelor Degree in Industrial Engineering, University of Puerto Rico.

Mr. José M. Gómez León -- Management Consulting Division Principal
jgomez@rocpr.net

Section 2 ---- Personnel Qualifications and Experience

Summary of Experience

Mr. Gómez León is a Principal of the Management Consulting Division of RSM ROC & Company. He has over twenty two (22) years of experience assisting clients in the areas of manufacturing, banking, insurance, services, distribution and government.

Among Mr. Gómez León's contributions to our clients, the following engagements stand out:

- Project Manager for the implementation of an electronic billing system at a major international health insurance provider.
- Generation of the *Strategic Plan for the Educational Reform of 1991*, for the Commonwealth of Puerto Rico Department of Education.
- Development and implementation of several insurance policy management systems for insurance agencies.
- Generation of various strategic systems plans and strategic business plans.

Education

Bachelor of Science Degree in Industrial Engineering, Georgia Tech
Masters Degree in Industrial Engineering, Stanford University

Mr. Rodrigo Morell Sanromá -- Management Consulting Division Principal
rmorell@rocpr.net

Summary of Experience

Mr. Morell Sanromá is a Principal at the Management Consulting Division of RSM ROC & Company. He has over twenty years of experience assisting clients in the areas of manufacturing, distribution, government and others. He is also a member of the American Production and Inventory Control Society (APICS).

Mr. Morell Sanromá has served in diverse projects, across several industries. Among his most significant experiences, the following can be mentioned:

- Project Leader of a major system development project, which produced several marketable products under the name *EMAS*, incorporating a significant level of technological innovation.
- Implementation of comprehensive manufacturing planning and control systems in various companies within the pharmaceutical, chemical, electrical and process industries.
- Implementation of financial and distribution applications for several distribution, manufacturing and retail companies, in diverse technical platforms.

Education

Bachelor Degree in Industrial Engineering, Georgia Institute of Technology.

Mr. José Huyke Torres -- Management Consulting Division Principal
jhuyke@rocpr.net

Summary of Experience

Mr. Huyke Torres is a Principal of the Management Consulting Division. Mr. Huyke Torres has eighteen (18) years of experience in the information systems and management consulting fields, having assisted clients in the manufacturing, transportation, distribution and government sectors, as well as diverse specific industries. He is a recipient of the Moore School Council Cwikla Award from the University of Pennsylvania. He is also a Project Management Professional.

Section 2 --- Personnel Qualifications and Experience

Mr. Huyke Torres has participated in various client engagements where his business management and analytical abilities have contributed significantly:

- Led the Commonwealth of Puerto Rico's efforts to transform and modernize the Property Registry, developing a new operational model and implementing new processes and information technologies.
- Lead facilitator in a process whereby several information technology offerings were evaluated for use by a concentrate manufacturing organization throughout the western hemisphere (including negotiation and contract finalization efforts).
- Assistance to local distributors, while restructuring operations in light of significant changes in market conditions.

Education

Bachelor Degree in Computer Science and Engineering, University of Pennsylvania

Mrs. Rosa M. Vélez Borrás, CPA - Tax Division Director
rvelez@rocpr.net

Summary of Experience

Mrs. Vélez Borrás, license No. 1608, is a Certified Public Accountant and member of the Puerto Rico Society of Certified Public Accountants and the American Institute of Certified Public Accountants. She is the Partner Director of our Tax Division and has over 32 years of experience in public accounting, specializing in tax matters.

Mrs. Vélez Borrás is well versed in the fields of income and estate planning techniques; corporate organization, reorganization and liquidation; and business operation in Puerto Rico under the Industrial Incentives act and the Tourism Incentives Act. She is very active in professional and civic activities. She has authored articles for local newspapers and professional publications, dealing with corporate and personal income tax planning.

She has participated in tax, audit and accounting seminars offered by the Puerto Rico Society of Certified Public Accountants, the American Institute of Certified Public Accountants and other organizations. She has been an instructor in numerous seminars on current developments and trends in Commonwealth and Federal Income Tax Regulations. She meets the requirements of Continuing Professional Education of the Puerto Rico Society of Certified Public Accountants and the American Institute of Certified Public Accountants.

Education

Bachelor Degree in Business Administration, Major in Accounting, University of Puerto Rico.

OTHER PERSONNEL

In addition, to the Partners and Principals, as described above, for every engagement we designate a manager and full-time senior and staffs as deemed necessary. The number of staffs is based on the particular engagement needs. The manager, senior and staff group will meet the requirements of Continuing Professional Education of the Puerto Rico Society of Certified Public Accountants and the American Institute of Certified Public Accountants

STAFF CONTINUITY

Our service team operates as a whole unit. The team members' work together to evaluate how each recommendation could impact aspects of your other operations. While we cannot guarantee that every member of the service team will return each year, we do guarantee staffing consistency whenever possible. In order to achieve the highest possible level of employee retention, RSM ROC & Company has instituted a Mentoring and Retention Program.

Special Services

Section

3

One of our objectives in serving our clients is to provide full range of services and support that only a firm with extensive experience in serving entities can provide. By full range of services and support we refer to the additional deliverables and continuous communications that when needed we will provide, including but not limited to:

- General counseling regarding accounting applications, the accounting systems structure and procedures, internal and fiscal procedures.
- Counseling regarding accounting application and internal control on the electronic data processing system.
- Other, within the scope of our services.

We also provide many special services for audit and non-audit clients such as specialized management consulting, including IT and systems implementation, which are typically provided by our Management Consulting Division, tax services that are provided by our specialized Tax Division and the full range of services that the Audit Division can provide as Certified Public Accountants and Consultants.

THE CHALLENGE

We are in a period of change. Economic, legislative, social and technological developments continue to pressure the entities to maximize investment returns and profitability.

The challenge is to anticipate change; learn to plan for it; and manage it effectively and efficiently. The solution is continued professional planning and improved management techniques.

HOW WE CAN HELP

RSM ROC & Company has extensive experience in serving educational and not-for-profit organizations in Puerto Rico and McGladrey and Pullen, LLP, with offices located throughout the United States, also has extensive experience in serving them nationwide as well. We understand the economics, operations and trends affecting educational and not-for-profit organizations, and we devote significant time to training in this field.

Our perspective is that of a knowledgeable independent advisor who can relate to the unique problems of educational and not-for-profit organizations. This perspective, coupled with our working experience with educational and not-for-profit organizations, enables us to provide innovative and practical solutions to the problems you face.

Section 3 --- Special Services

ACCOUNTING AND BEST PRACTICE SERVICES

In addition to the traditional audit services, RSM ROC & Company can serve its insurance clients in providing many other accounting and financial services and best practices for educational and not-for-profit organizations that include:

Internal Control Evaluations

Educational and not-for-profit organizations must also consider having an independent group assess their strengths and weaknesses. The evaluation of internal control that occurs as part of the audit process will vary from audit to audit. Frequently, only minimal audit reliance is placed on the system of internal control and, accordingly, greater emphasis is placed on substantive audit testing.

A separate internal control evaluation is designed to provide an in-depth review of the system of internal accounting control. In addition, tests may be performed to provide assurance that the system is functioning as intended.

Internal control evaluations may be performed for the benefit of the board of directors to provide increased assurance that material weaknesses are not present within the system and that the system is functioning as intended.

Performance Audits

A performance audit is an objective and systematic examination of evidence that provides an independent assessment of the performance of a department, business lines, or activity. This assessment provides information to improve accountability and profitability analysis and facilitate decision-making by parties with responsibility to oversee or initiate corrective action.

RSM ROC & Company is well positioned to work with you and assist in this area. Effective, efficient, and accountable provision of services requires that organizations obtain assurance about how well the departments, business lines, or activities are being executed.

RSM ROC & Company Performance Auditing includes testing economy and efficiency of operations and programs and can extend to determining performance measurement benchmarks for various service efforts provided and the related costs and accomplishments of the organization in providing those services.

Economy and efficiency audits include determining whether the entity is acquiring, protecting, and using its resources (such as personnel, property and space) economically and efficiently, and the causes of inefficiencies or uneconomical practices.

Service efforts and accomplishments engagements include (1) determining meaningful output benchmarks, (2) comparing to similar organizations, product lines, functions, etc., and (3) providing data to management and the board of directors determining whether the insurance entity should reallocate resources to accomplish its goals and objectives.

Economy and efficiency audits can help determine if your company:

- Is following sound procurement practices;
- Is acquiring the appropriate type, quality, and amount of resources at an appropriate cost;
- Is properly protecting and maintaining its resources;
- Is avoiding duplication of effort by employees and work that serves little or no purpose;
- Is avoiding idleness and over staffing;
- Is using efficient operating procedures;
- Is using the optimum amount of resources (staff, equipment, and facilities) to produce or deliver the appropriate quantity and quality of goods or services in a timely manner;

Section 3 — Special Services

- Has an adequate management control system for measuring, reporting, and monitoring economy and efficiency; and
- Has reported measures of economy and efficiency that are valid and reliable.

Service efforts and accomplishment/performance benchmarking engagements can be used to:

- Determine valid and reliable units of output for various services provided;
- Assess whether the objectives of new or ongoing services are proper, suitable, or relevant;
- Determine the extent to which a service achieves a desired level of results;
- Assess the effectiveness of the services compared to other similar organizations;
- Identify factors inhibiting satisfactory performance;
- Determine whether management has considered alternatives for carrying out the service that might yield desired results more effectively or at a lower cost;
- Determine whether the service complements, duplicates, overlaps, or conflicts with other related programs;
- Identify ways of making the service work better;
- Assess compliance with laws and regulations applicable to the service; and
- Assess the adequacy of the management control system for measuring, reporting, and monitoring service's effectiveness and to set goals and objectives and allocate resources.

RSM ROC & Company has the staff and perspective to help your organization assess its financial regulatory and operational performance.

EDP Audits

Your most critical asset is data, and accordingly, it must be secure. Computer crime is an increasing concern because computer processing can circumvent traditional security and control techniques. Additional security concerns result from the proliferation of microcomputers, local area networking and on-line systems that allow more access to the mainframe computer. Modern technology provides computer thieves powerful new electronic safecracking tools.

The purpose of an EDP audit is to review and evaluate computer controls including:

- Organization and Operation Controls
- Documentation and Systems Controls
- Hardware Controls
- Access Controls
- Data and Procedural Controls
- Physical Security
- Application Controls (i.e.; input, processing and output controls)

Computers that are not adequately controlled can increase exposure to computer crime. Proper internal controls are important computer crime protection and prevention techniques.

Accounting Manuals

Educational and not-for-profit organizations shall avoid errors associated with varied processing requirements. Consistency in the application of accounting principles results in an accurate comparison of financial results from period to period. Accounting manuals can serve an important role in providing assurance that similar events will be accounted for consistently.

Section 3 --- Special Services

An accounting manual typically contains definitions or descriptions of the types of items to be included in each fund and general ledger account. In addition, the procedures for processing each type of item are described. The result is a standard process that helps assure that, regardless of changes in personnel, transactions will be accounted for consistently, internal accounting controls are in place, and financial results will be comparable from period to period. We have professionals with the experience necessary to help develop and implement an appropriate accounting manual.

Accounting, Bookkeeping and Reporting Assistance

The accounting standard setting organizations have been very active lately. Correct implementation of certain standards can be very time consuming and requires careful planning and consideration of underlying concepts. Our experienced professionals are available to help all types of entities correctly apply generally accepted accounting principles and other comprehensive basis of accounting to meet that entity's bookkeeping and reporting needs.

Assistance in Updating Accounting Records

Because of many causes, insurance entities may sometime need the assistance of an external accountant to assist in updating their accounting records for a particular program, function or activity. RSM ROC & Company has the staff and perspective to help your organization fulfill this need by bringing the additional resources to expedite the process, permitting the insurance entity to bring its accounting records up-to-date without disturbing other processes.

Single Audit (Circular A-133)

We can help you discharge your obligations under the Single Audit Act and OMB Circular No. A-133, as amended. We are familiar not only with the requirements of the all applicable laws, regulations and OMB Circulars, but also with the funding sources of your programs.

It is our practice to integrate the audit procedures with those required as part of your regular financial audit. This not only assures you that an adequate audit is performed but also that cost is minimized by avoiding duplication and overlapping audit procedures. To perform efficient and effective organization-wide audits, we train our audit staff and have developed special tools to use in organization-wide audits.

An important phase of an organization-wide audit is the planning and preparation. We work with you to ensure the audit procedures are performed efficiently and to minimize disruptions to your staff. We also work with you to meet your compliance reporting requirements and develop a plan of corrective action for any deficiencies observed during the audit. All of our audit quality control procedures apply to our single audit engagements.

INTERNAL AUDIT

RSM ROC & Company can serve an insurance entity with its internal audit function among various perspectives that may vary from the full outsourcing to assistance in particular areas within such function, or at any intermediate level of service among these two scenarios.

Internal Audit Consulting

Educational and not-for-profit entities must create a mechanism to protect themselves. However, an educational and not-for-profit entity staff occasionally lacks the staff and time to develop specific internal audit functions, which must include among others financial operations, accounting and administrative controls, statutory requirements and contractual compliance matters. Also, sometimes they may not have the time, training or work experience necessary to plan controls in complex data processing systems or specific operational areas.

Section 3 --- Special Services

We can assist the entity in creating a new Internal Audit Department, which may include design of department functions and objectives, the reporting level, designing methodologies for the department's staff or work with the staff, if already available, in the development of safeguards programs, or even the complete design and documentation of an Internal Audit Department Procedures Manual. The result of either approach is an internal audit function that will meet the specific needs of the organization for which they are designed.

Internal Audit Outsourcing

Given the sweeping overhaul of corporate financial reporting guidelines and the Institute of Internal Auditor standards, many public sector entities are struggling to find skilled resources.

While the majority of mid-sized companies continue to use their internal audit staff for traditional functions, the passage of the Sarbanes-Oxley Act of 2002 (SOX) has raised the profile and responsibility of internal auditors at both, publicly and privately held companies. Internal auditors are now being asked to assume a more strategic role — one that is tied to the overall assessment of risk.

But transforming the role of internal audit is easier said than done. It presents a human resource challenge for many businesses. Internal auditors are being asked to take on new responsibilities and leadership roles that not only require additional staff but different skill sets as well, both of which are in high demand.

Rather than constantly struggle to hire, train and retain internal resources, many organizations have begun to outsource the entire function or co-source with an outside firm to supplement for their specialized needs.

Outsourcing the internal audit function enables management to hire dedicated internal audit professionals without the day-to-day managerial requirements. Outsourcing also allows the System to monitor key areas within the organization giving high quality assurance to the board that risks are being monitored effectively and objectively.

Other companies prefer to maintain ownership of the internal audit function and look to outside firms to supply professionals for critical projects or specialists on an as-needed basis. The specialists typically possess expertise related to large project management, logical security, fraud and specific software packages.

In either case, choosing the right firm and model to address your internal audit needs is a complex decision. At RSM ROC & Company, we maintain local practices with qualified internal audit resources to assist you in whatever extent you desire.

There are several benefits from working with our internal audit professionals:

- Enables you to leverage your in-house resources more effectively
- Allows management to focus on business operations
- Raises the awareness of management's support for a sound internal control structure

Quality Assurance Review

Some insurance entities are well structured and have an Internal Audit Department and a formally created Audit Committee. In those cases, we can also help audit committees evaluate the work of internal auditors.

Your internal audit function is expected to add value to your organization. It's a means of safeguarding your resources and ensuring reliability, integrity and compliance with policies, regulations and laws. But how can you determine if your internal audit department is operating effectively and maintaining consistent quality?

Section 3 --- Special Services

A quality assurance review (QAR) provides senior management with the confidence in knowing the internal audit department is functioning as intended, as well as helps pinpoint areas for improvement. The QAR is an independent peer review of the internal audit function.

QARs not only make good business sense — they are also required by professional standards. The International Standards for the Professional Practice of Internal Auditing, developed by the Institute of Internal Auditors (IIA), requires an independent QAR at least once every five years.

RSM ROC & Company is prepared to help you meet the QAR challenge. Our practice features qualified, independent reviewers who can fulfill your external quality assessment obligations. You'll have verification for your stakeholders that internal audit processes are serving your organization as intended and know with certainty that you are operating in compliance with IIA Standards.

Our review team obtains an understanding of your internal audit environment and customizes the review to the department's focus, capabilities and resources. Our methodology helps you get the most from your investment in internal auditing.

Going beyond an evaluation of compliance with professional standards, our seven-part assessment process fine-tunes the factors most important to internal auditing success:

- Leadership
- Best practices and continuous improvement
- Risk assessment and audit planning
- Customer satisfaction
- Staff development
- Compliance with standards
- Audit results and reporting

OTHER CONSULTING TYPE SERVICES

Business Continuity Consulting

A catastrophe is never in anyone's plans. But have you taken the time to consider how your business would continue operating in the event of a disaster?

Most businesses will experience threats to their critical systems — threats like power outage, fire, flood or a computer virus. Critical systems disruptions — no matter how long — are not only frustrating, but can cause severe financial losses and threaten the survival of your organization.

Businesses depend heavily on computer technology, communications and automated systems. Disruption for even a few days can cause irreparable financial damage. While all disasters can't be predicted or prevented, their effects can be mitigated. That's why a business continuity plan is so important. It not only provides your organization with a comprehensive statement of actions to be taken before, during and after a disaster to minimize its impact, it also offers a certain level of comfort in knowing that if a catastrophe occurs, it will not result in complete financial disaster.

RSM ROC & Company is a recognized industry leader in organization-wide business continuity planning and our consultants have developed business continuity plans for a wide variety of organizations, both domestically and internationally.

Section 3 --- Special Services

Developing a business continuity plan is a difficult and complex process. Our trained advisors work with you to develop a plan that you can have confidence in — one that provides for seamless continuation of important business operations and recovery of facilities, technology and other critical processes and resources. Our approach to business continuity planning often includes the following elements:

- Development and execution of Business Impact Analysis (BIA)
- Evaluation and prioritization of critical needs
- Identification of high-risk threats, their impact and prevention techniques
- Prioritization of processing and operations to determine the recovery timeframe (RTO) required for each operation, function, system or service
- A comprehensive written plan addressing the key operations in each functional area
- Analysis of existing disaster recovery insurance
- Review of potential recovery facilities and off-site procedures

At RSM ROC & Company we understand the unique challenges of developing a business continuity plan. We offer a customized, flexible approach that's based on your needs and give you senior-level attention and personalized service. And our consultants have experience across a number of industries. This means we spend less time getting to know your industry and more time helping you find cost-effective solutions to address your business continuity planning needs.

Information Systems Security and Controls Consulting

Are you confident your information systems (IS) controls are aligned to protect your business from security threats as well as help you comply with increased internal and external demands, and regulatory requirements?

At a time when business fraud has spurred increased regulations, designing and monitoring effective IS controls are vital to your company's success. Compliance with legislation such as the Sarbanes-Oxley Act of 2002 (SOX) has increased the overall scrutiny and disclosure of financial reporting, causing companies to reassess their information systems.

In addition, protecting your computer systems from internal and external threats is of utmost concern. Just a few years ago, computer crime experts estimated that more than two-thirds of all computer attacks and unauthorized access were committed by internal personnel. While internal attacks remain a serious issue, the level and sophistication of outside computer threats has greatly increased. According to the most recent FBI/CSI Computer Crime and Security Survey, the probabilities of a company suffering losses from internal or external sources are now about even.

The experienced professionals at RSM ROC & Company help many companies like yours strengthen its security measures by uncovering hidden vulnerabilities. Our comprehensive set of service offerings range from network and application security reviews to IS controls reviews to SOX and other industry-specific regulatory reviews and assistance.

Information Systems Controls Review

The risk of financial loss, interruption to operations, loss of productivity and proprietary information, and potential legal liability requires your information systems to have sound internal controls in place.

If you're concerned about system access and security — through the Internet, your network or telecommunications systems, or within your internal applications — an information systems (IS) controls review may be in order.

An IS controls review can help to assure regulatory agencies, users, management and the board of directors that your information systems have no material control weaknesses and are functioning as intended. But assessing your internal controls is a difficult and complex process. Many organizations lack the resources and types of skill sets necessary to complete an IS controls review.

Section 3 — Special Services

Our technology risk management team has extensive experience in assessing and developing IS controls for a variety of industries. Having sound internal controls for your information systems not only reduces potential exposure to unauthorized access, but also helps to enhance policies and procedures, as well as verify the reliability of data.

Our approach to an IS controls review often includes:

- Assessment of current policies and procedures related to information systems controls and verification that formal documentation exists
- In-depth evaluation of manual and automated controls within your unique information systems environment according to industry best practices
- Assessment of vulnerabilities or exposures in e-commerce or Internet-based initiatives
- Review of your facility, including physical security and environmental controls
- Detailed interviews with IS management and departmental end-users
- Review of recovery or contingency plans used in the event of unexpected system failures

This approach is designed to provide you with:

- Cost-effective recommendations
- Summary of control concerns identifying the amount of risk and the associated level of difficulty to resolve the concern
- Recommendations for policy and procedure improvements
- Sample policies and procedures to be used as models in the development of controls

Network and Application Security Review

In today's technologically-connected world, security is a paramount issue facing any business. So how do you know if your organization is secure?

Every organization with a network, especially those connected to the Internet, should be concerned with implementing adequate security and controls in order to minimize risks. These risks include financial loss, interruption to operations, loss of productivity and proprietary information, and potential legal liability.

Still, many organizations lack the resources and types of skill sets necessary to complete a comprehensive security review.

At RSM ROC & Company our security review services are more than just intrusion or penetration testing — they are a complete package focused on giving you the full picture of your technological security posture. What's more, our network security reviews conform to regulatory requirements for network and application security.

Our approach to security reviews often includes the following elements:

- A comprehensive approach to reviewing your security posture
- Thorough testing of internal and external security systems, including firewalls, using known hacker techniques
- Application security review to examine the potential for network-enabled applications to be compromised or abused

This approach is designed to provide you with:

- An executive summary written in non-technical terms
- Findings and recommendations that are based on an analysis of our review and correlated to current security best practices

Section 3 --- Special Services

- Implementation schedule including a timeline, responsibilities and budget
- All information gathered as part of our review, so that any additional risk analyses or technical investigations can be performed

ATTESTATION ENGAGEMENTS

There are also many other attestation services that insurance entities may also require from time to time. Sometimes, due to potential impairment of the primary auditors' independence or because of particular legal or contractual requirement, those services cannot be provided by the organizations' primary auditors. In other instances it is just preferable to have a separate firm of Certified Public Accountants and Consultants perform those services because an organization might seek to obtain a different perspective and just don't want to interfere the regular audit services, or due to many other reasons.

RSM ROC & Company has the resources and expertise to provide those services to the entity upon request. Those services are performed under the Statements on Standards for Attestation Engagements (SSAEs) issued by the American Institute of Certified Public Accountants (AICPA).

Attestation engagements refer to engagements in which we are engaged to issue an examination, a review, or an agreed-upon procedures report on subject matter, or an assertion about the subject matter (hereafter referred to as the assertion) that is the responsibility of another party. Examples of attestation engagements are as follows:

- Examination or review report on subject matter or an assertion about the subject matter;
- Agreed-upon procedures engagements;
- Reporting on financial forecasts and projections;
- Reporting on pro forma financial information;
- Reporting on an entity's internal control over financial reporting; and
- Compliance attestation; and

OTHER SERVICES

The expertise we have obtained through continuing experience with clients, and our background education as accountants, enable us to serve your organization in many other ways. Just to mention a few examples, RSM ROC & Company can also assist your organization in preparing operating budgets and in preparing or designing a management reporting package for a board of directors. In fact, the list of additional services we can provide is almost endless.

Professional Fees

Section

4

Our goal is to provide timely, responsive services at a reasonable cost, which should be competitive with the current market. As is customary in the profession, our fees are based on various billing rates reflective of the experience and the expertise of the individuals performing the services, applied to the hours required to complete the services, plus direct expenses.

Our hourly rate varies according to the degree of responsibility involved and the experience level of the personnel assigned.

The following is a summary of our billings rates by classification:

Classification	From	To
Partner	\$225	\$300
Manager	125	150
Senior	85	95
Staff	60	70

Our billings are submitted on a monthly basis as the work progresses and are due on presentation.

Label Matrix for local noticing
0104-3
Case 10-04048-BKT11
District of Puerto Rico
Old San Juan
Fri Jul 2 13:51:09 AST 2010

AAA IMPORTS INC
PO BOX 1509
VEGA ALTA, PR 00692-1509

Antilles Insurance Company
c/o Fortuno & Fortuno Fas
PO Box 9300
San Juan, PR 00908-0300

Banco Popular de Puerto Rico
c/o O'Neill & Borges
Attn. Luis C. Marini-Biaggi, Esq.
American International Plaza
250 Ave. Munoz Rivera, Ste. 800
San Juan, PR 00918-1813

Brooklyn Lollipop Import and Export Inc.
Totti & Rodriguez Diaz Law Offices
c/o Daniel Molina
P.O. Box 191732
San Juan, PR 00919-1732

C7 GLOBAL, INC.
PO BOX 11741
SAN JUAN, PR 00922-1741

CESAR CASTILLO, INC.
c/o Totti & Rodriguez Diaz
P.O. Box 191732
San Juan, PR 00919-1732

Centro del Sur Mall LLC
PO Box 195582
San Juan, PR 00919-5582

Four Seasons General Merchandise, Inc.
c/o Daniel Molina
P.O. Box 191732
San Juan, PR 00919-1732

MENDEZ & CO INC
ARTURO GONZALEZ MARTIN
PO BOX 193377
SAN JUAN, PR 00919-3377

MUNICIPALITY OF BAYAMON
ALDARONDO & LOOPEZ BRAS
ALB PLAZA 16 CARR 199 SUITE 400
GUAYNABO, PR 00969

POPULAR AUTO
EDGAR A VEGA RIVERA
PO BOX 366818
SAN JUAN, PR 00936-6818

Santa Rosa Mall LLC
PO Box 195582
San Juan, PR 00919-5582

TODTLY GROUP, INC.
138 Winston Churchill Ave.
Suite 316
San Juan, PR 00926-6013

The New Ponce Shopping Center, LP
PO Box 191979
San Juan, PR 00919-1979

US TRUSTEE
EDIFICIO OCHOA
500 TANCA STREET SUITE 301
SAN JUAN, PR 00901-1938

US Bankruptcy Court District of P.R.
U.S. Post Office and Courthouse Building
300 Recinto Sur Street, Room 109
San Juan, PR 00901-1964

65 Infanteria Shopping Center
c/o Maria F. Vlez, Esq.
PO Box 195582
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65TH INFANTERIA SHOPPING CENTERLLC
PO BOX 362983
SAN JUAN PR 00936-2983

A S WIRELESS ACCESORIES
URB MEDINA
F33 CALLE 5
ISABELA PR 00662-3831

A Y Z SECURITY AGENCY INC
PO BOX 69001 JPMB 355
HATILLO PR 00569 PUERTO RICO

ACTION GROUP CORPORATION
PO BOX 1325
SAINT JUST PR 00978-1325

ADT SECURITY SYSTEMS
PO BOX 366758
SAN JUAN PR 00936-6758

AGROPHARMA LABORATORIES INC
PO BOX 1150
SAN JUAN PR 00960-1150

ALI A HUSSEIN
CALLE SAN ALBERTO
URB SAN AGUSTIN
VEGA BAJA PR 00694

ALMACENES DEL CASTILLO
PO BOX 9020564
SAN JUAN PR 00902-0564

ALPHA ONE SECURITY SOLUTIONS
LAGUNA GARDEN SHOPING CENTER
10 AVE LAGUNA SUITE 256
CAROLINA PR 00979-6493

AMERICAN PRESIDENT LINES OF PR
2000 KENNEDY AVENUE MAI BLDG
SUITE 316
SAN JUAN PR 00920

ANTONIO RIVERA REYO
PO BOX 8969
HUMACAO PR 00792-8969

AQUA-GULF TRANSPORT INC
PO BOX 11256
SAN JUAN PR 00922-1256

AQUA-GULF XPRESS
1055 ILA OFFICE SUITE 704
CARR2 KM 21 MARG AVE KENNEDY
SAN JUAN PR 00920

AUTORIDAD DE ACUEDUCTOS Y
ALCANTARILLADOS
COROZAL PR 00783

AUTORIDAD DE ENERGIA ELECTRICA
PO BOX 363508
SAN JUAN PR 00936-3508

AVANTEK MANUFACTURING CORP
PO BOX 51477
TOA BAJA PR 00950-1477

AWILDA MAYOL DE CANCIO
PO BOX 668
SAN SEBASTIAN PR 00685-0668

AXIOM TRADE INC
MAI CENTER SUITE 210
KENNEDY AVE
SAN JUAN PR 00920

B FERNANDEZ HNOS INC
PO BOX 363629
SAN JUAN PR 00936-3629

BEAUTY CONCEPTS INC
PO BOX 1863
HATO REY PR 00919

BEEPEX CORP
1049 JESUS T PIERO
SAN JUAN PR 00920-5607

BENSO CORPORATION
PO BOX 9418
CAGUAS PR 00726-9418

BV PROPERTIES INC
YAUCO PLAZA 1-137
YAUCO PR 00698

BV PROPERTIES INC
YAUCO PLAZA I
SHOPPING CENTER 137
YAUCO PR 00698

Brooklyn Lollipop Imports & Exports, Inc.
c/o Daniel Molina-Lopez
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C AND F WORLDWIDE AGENCY CORP
PO BOX 9020737
SAN JUAN PR 00902-0737

CADBURY ADAMS
PO BOX 3631168
SAN JUAN PR 00936-3168

CANGREJO ARRIBA DEVELOPMENT CORP
PO BOX 190525
SAN JUAN PR 00919-0525

CARIAN MANAGEMENT INC
PO BOX 1509
VEGA ALTA PR 00692-1509

CARIBE CANDLE CORPORATION
BOX 120
PEUELAS PR 00624-0120

CARLOS ENRIQUE RIVERA LUGO
PO BOX 1003
MANATI PR 00674-1003

CARLOTA MONSERRATE LUGO CALZADA
500 BLVD PASEO DEL RIO
APTO 5301
HUMACAO PR 00791-3982

CCVA INC
PO BOX 190525
SAN JUAN PR 00919-0525

CENTRO DE RECAUDACION DE INGRESOS
PO BOX 195387
SAN JUAN PR 00919-5387

CENTRO DEL SUR MALL, LLC
c/o Maria F Velez, Esq
PO Box 195582
San Juan, PR 00919-5582

CESAR CASTILLO INC
PO BOX 191149
SAN JUAN PR 00919-1149

CITY OFFICE SUPPLY
PO BOX 1669
BAYAMON PR 00960-1669

COLGATE-PALMOLIVE CO DIST
PO BOX 363865
SAN JUAN PR 00936-3865

COLOMER AND SUAREZ SAN JUAN INC
PO BOX 11351
CAPARRA HEIGHTS STA
SAN JUAN PR 00922-1351

COMMERCIAL CENTERS MANAGEMENT
PO BOX 362983
SAN JUAN PR 00936-2983

COMPUTER CONSULTING GROUP
313 MONTGOMERY ST
URB SAN GERARDO
SAN JUAN PR 00926-3315

CONCORD ENTERPRISES INC
2957 EAST
46 TH ST
LOS ANGELES CA 900058

CONDominio EL CANTON MALL
PO BOX 968
BAYAMON PR 00960-0968

CORDIALSA BORICUA EMPAQUE INC
P O BOX 9021741
SAN JUAN PR 00902-1741

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PROPIEDAD MUEBLE
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SAN JUAN PR 00936-2983

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4619 ALAMEDA ST
LOS ANGELES CA 90058-2012

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CAMUY PR 00627-0779

DEPARTAMENTO DEL TRABAJO Y
RECURSOS HUMANOS
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SAN JUAN PR 00919-1020

DEPARTMENT OF TREASURY
BANKRUPTCY DIVISION
PO BOX 9024140
SAN JUAN PR 00902-4140

DESARROLLO RAMFER SE
APARTADO 988
AGUADILLA PR 00605-0988

DESIGNED TEMPERATURES INC
VILLA ALEGRIA TOPACIO 259
AGUADILLA PR 00603-5656

DISTRIBUIDORA DANIBETZA
BO ALMIRANTE SUR
VEGA BAJA PR 00694

DISTRIBUIDORA FERDOC
PO BOX 194601
SAN JUAN PR 00919-4601

DISTRIBUIDORA FLAMINGO INC
PO BOX 9066537
SAN JUAN PR 00906-6537

DONNAMAX INC
765 MCDONALD AVENUE
BROKLYN NY 11218-5605

DR EDWIN CUEVAS SANABRIA
CALLE RIUS RIVERA 6
ADJUNTAS PR 00601-2396

DURA KLEEN USA INC
458 EAST 101ST ST
BROOKLYN NY 11236-2106

EDGARDO MUNOZ
PSC
PO BOX 360971
SAN JUAN PR 00936 0971

EDITEX HOME CURTAIN CORP
65 OSER AVENUE
HAUPPAUGE NY 11788-3808

EGM POWERGROUP INC
PMB 509 PO BOX 4960
CAGUAS PR 00726-4960

EL MERCADO PLAZA S E
PO BOX 474
TRUJILO ALTO PR 00977-0474

ELMERS PRODUCTS INC A BORDEN INC
PO BOX 951101
DALLAS TX 75395-1101

EMPRESAS DE GAS CO INC
BOX 1025
SABANA SECA STA
SABANA SECA PR 00952-1025 PUERTO RICO

EMPRESAS PAP CORP
PO BOX 942
MAYAGUEZ PR 00681-0942

EMPRESAS VALLEDOR INC
PO BOX 194601
SAN JUAN PR 00919-4601

ENRIQUE ANTONIO RIVERA LUGO
PO BOX 1176
CAGUAS PR 00726-1176

EPIFANIO VIDAL SE
MSC 6152
ESTACION 1
BAYAMON PR 00960

FEDERAL EXPRESS
ACCT 200700678
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MEMPHIS TN 38194-4741

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702 CALLE ROOSEVELT
APT 201
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SAN JUAN PR 00936-5028

FRANCISCO RODRIGUEZ GOMEZ
HC 03 BOX 15630
JUANA DIAZ PR 00795-9523

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c/o Daniel Molina Lopez
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GENERAL WHOLESALERS DISTRIBUTORS
P O BOX 1739
TRUJILLO ALTO PR 00977-1739

GENESIS
PO BOX 531
ISABELA PR 00662-0531

GLAXOSMITHKLINE
PO BOX 71591
SAN JUAN PR 00936-8691 PUERTO RICO

GLAXOSMITHKLINE
PO BOX 71591
SAN JUAN PR 00936-8691

GLOBE MARKETING CORP
PO BOX 361705
SAN JUAN PR 00936-1705

GLORIA MATANZO
CONDOMINIO PALMA REAL
APT 5-G MADRID 2
SANS JUAN PR 00907-2420

GOLDEN SHEETS FACTORY
64 MILL STREET
PATERSON NJ 07501-1825

GRUPO SAN LORENZO SE
PO BOX 2080
CAYEY PR 00737

HECTOR CALLE ESQ
PO BOX 11073
SAN JUAN PR 00922-1073

HERSHEY FOODS CORPORATION
PO BOX 70347
SAN JUAN PR 00936-8347

HOLIDAY CARDS
PO BOX 37-3333
CAYEY PR 00737-3333

HUSSEIN MOHAMED ISHKIRAT
CALLE SAN JOSE 5
LARES PR 00669-2432

I REMBALSKY INC
PO BOX 9567
SANTURCE PR 00908-0567

IN MAR TRADING INC
PO BOX 51486
LEVITTOWN PR 00950 1486

INTEGRAND ASSURANCE COMPANY
PO BOX 70128
SAN JUAN PR 00936-8128

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 21126
PHILADELPHIA PA 19114-0326

IRS
CITIVIEW PLAZA NO 2
48 CARRETERA 165 SUITE 2000
GUAYNABO PR 00968-8000

JAN DISTRIBUTORS
PO BOX 206
SABANA GRANDE PR 00637-0206

JDY HOME
295 5TH AVENUE SUITE 1616
NEW YORK NY 10016-7103

JOSE MIGUEL GONZALEZ VIRELLA
CALLE BOU 45
COROZAL PR 00783-2026

JOSE ROBERTO CALLE AGUILU
AVENIDA ANDALUCIA 767 SE
PUERTO NUEVO
SAN JUAN PR 00921

JOSEAVILA YO SANTIAGO SANTIAGO
PO BOX 8733
FERNANDEZ JUNCOS STATION
SANTURCE PR 00910-0733

JR WORLD AND OR CAPITAL BUSINESS
350 UNIUS STREET
BROOKLYN NY 11212-7306

JUSTO SOTOMAYOR
PO BOX 363687
SAN JUAN PR 00936-3687

KERCADO ESTRADA CO PSC
CAPITAL CENTER SOUTH TOWER
239 ARTERIAL HOSTOS SUIT 903
SAN JUAN PR 00918-1350

KIMBERLY CLARK PR INC
PO BOX 71453
SAN JUAN PR 00936-8553

KOLE IMPORTS
24600 MAIN ST
CARSON CA 90745-6332

KOLE IMPORTS INC
24600 S MAIN ST
CARSON CA 90745-6332

LABORATORIO CLINICO TOLEDO INC
51 CALLE PALMA
ARECIBO PR 00612-4582

LARSEN PRODUCTS
PO BOX 5308
CAGUAS PR 00726-5308

LASER PRODUCTS
PO BOX 1723
JUNCOS PR 00777-1723

LC DISTRIBUTORS INC
P O BOX 361709
SAN JUAN PR 00936-1709

LM WASTE SERVICE CORP
PMB H-819
AVE HOSTOS
PONCE PR 00716-1107

LOCKMOBILE SECURITY SPECIALISTS
PO BOX 29579
SAN JUAN PR 00929-0579

LS QUILTING INC
PO BOX 362385
SAN JUAN PR 00936-2385

LUIS GARRATON INC
P O BOX 362984
SAN JUAN PR 00936-2984

MARDO INTERNATIONAL DISTRIBUTING
P O BOX 29791
SAN JUAN PR 00929-0791

MARIA LUISA MAYOL ORONoz
PO BOX 668
SAN SEBASTIAN PR 00685-0668

MARIA MILAGROS RIVERA LUGO
PO BOX 800581
COTO LAUREL PR 00780-0581

MARICARMEN MATANZO
BOX 654
CAGUAS PR 00726-0654

MARVIC PARKING SERVICES INC
PO BOX 458
MAYAGUEZ PR 00681-0458

MASTER DISTRIBUTOR INC
PO BOX 4817
CAROLINA PR 00984-4817

MAX WHOLESALE IMP EXP INC
2410 E38TH ST
VERNON CA 90058-1708

MAYS ZONA LIBRE SA
APARTADO 2094
ZONA LIBRE DE COLON
COLON REP DE PANAMA

MENDEZ COMPANY
PO BOX 363348
CEL 220-0937
SAN JUAN PR 00936-3348

MORALES DISTRIBUTORS
PO BOX 787
HORMIGUEROS PR 00660-0787

MUNICIPIO DE JUANA DIAZ
P O BOX 1409
JUANA DIAZ 00795-1409

MUNICIPIO DE YAUCO
P O BOX 1
YAUCO 00698-0001

MUNICIPIO AUTONOMO DE CAGUAS
PO BOX 907
CAGUAS, PR 00726-0907

MUNICIPIO DE NARANJITO
PO BOX 153
NARANJITO PR 00719-0153

MUNICIPIO DE AGUADILLA
PO BOX 1008
AGUADILLA PR 00605-1008

MUNICIPIO DE ARECIBO
PO BOX 1086
ARECIBO PR 00613-1086

MUNICIPIO DE BARRANQUITAS
P O BOX 250
BARRANQUITAS PR 00794-0250

MUNICIPIO DE BAYAMON
P O BOX 1588
BAYAMON 00960-1588

MUNICIPIO DE CAGUAS
P O BOX 907
CAGUAS 00726-0907

MUNICIPIO DE CAMUY
PO BOX 539
CAMUY PR 00627-0539

MUNICIPIO DE CAROLINA
APARTADO 8
CAROLINA PR 00986-0008

MUNICIPIO DE CAYEY
P O BOX 371330
CAYEY P R 00737-1330

MUNICIPIO DE COMERIO
PO BOX 1108
COMERIO PR 00782-1108

MUNICIPIO DE COROZAL
CALLE CERVANTES 9
COROZAL PR 00783-2047

MUNICIPIO DE FAJARDO
P O BOX 865
FAJARDO 00738-0865

MUNICIPIO DE GUAYNABO
DEPT DE FINANZAS
APARTADO 7890
GUAYNABO PR 00970-7890

MUNICIPIO DE LARES
PO BOX 218
LARES PR 00669-0218

MUNICIPIO DE MANATI
CALLE QUINONEZ 10
MANATI PR 00674-5013

MUNICIPIO DE MOROVIS
P O BOX 655
MOROVIS 00687-0655

MUNICIPIO DE OROCOVIS
PATENTE MUNICIPAL
PO BOX 2106
OROCOVIS PR 00720-2106

MUNICIPIO DE PEUELAS
P O BOX 10
PEUELAS 00624-0010

MUNICIPIO DE PONCE
P O BOX 331709
PONCE P R 00733-1709

MUNICIPIO DE SAN JUAN
PO BOX 70179
SAN JUAN PR 00936-8179

MUNICIPIO DE SAN LORENZO
PO BOX 1287
SAN LORENZO PR 00754-1287

MUNICIPIO DE SAN SEBASTIAN
PO BOX 1603
SAN SEBASTIAN PR 00685-1603

MUNICIPIO DE TOA ALTA
PO BOX 82
TOA ALTA PR 00954-9900

MUNICIPIO DE VEGA ALTA
PO BOX 1390
VEGA ALTA PR 00692-1390

MUNICIPIO DE YAUCO
PO BOX 1
YAUCO 00698 0001

MUNICIPION DE HUMACAO
P O BOX 178
HUMACAO 00792-0178

MYA TRANSPORT INC
PO BOX 902
DORADO PR 00646-0902

NESTLE PUERTO RICO INC
PO BOX 71538
SAN JUAN PR 00936-8638

OMEGA DELTA CO INC
PO BOX 1831
CAROLINA PR 00984-1831

ORLANDO ADROVET MOLINA
R A 1-VIA DEL RIO CRISTAL
URB ENCANTADA
TRUJILLO ALTO PR 00976

ORO CANDY DISTRIBUTORS
PO BOX 1879
OROCOVIS PR 00720-1879

PEDRO ENRIQUE RIVERA LUGO
CALLE TURIN 608
ESTANCIAS DE TORUGUERO
VEGA BAJA PR 00693-3604

PEUELAS SHOPPING PLAZA INC
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MAYAGUEZ PR 00681-3685

POPULAR AUTO (POPULAR LEASING)
BANKRUPTCY DEPARTMENT
PO BOX 366818
SAN JUAN PUERTO RICO 00936-6818

PREMIO GORDO INC
PO BOX 800675-675
COTO LAUREL PR 00780

PRO LIGHTING ELECTRICAL DISTRIBUTOR
AVE LOS CONQUISTADORES 150
LOCAL 01A MARINA BAHIA PLAZA
CATANO PR 00962-6775

PUERTO RICO BEAUTY SUPPLY INC
PO BOX 192317
SAN JUAN PR 00919-2317

PUERTO RICO GENERAL DISTRIBUTING CO
JULIO N MATOS INDPARK LOT 26
WAREHOUSE PLI BOMARTIN GONZAL
CAROLINA PR 00987

PUERTO RICO SUPPLIES
PO BOX 11908
SAN JUAN PR 00922-1908

PUERTO RICO TELEPHONE COMPANY
787-270-5300-071
PO BOX 71535
SAN JUAN PR PR 00936-8635

R H DISTRIBUTORS
APTDO 3511
BAYAMON GARDEN STATION
BAYAMON PR 00958-0511

REGENT PRODUCTS CORP
8999 PALMER
RIVER GROVE IL 60171-1926

RENEWAL CONSUMER PRODUCTS INC
PO BOX 190205
SAN JUAN PR 00919-0205

RODEO IMPORT
CALLE C EDIFICIO RODEO
APDO 030-00253 ZL
REP PMA

ROMEY INC
PMB 384
1357 ASHFORD AVE
SAN JUAN PR 00907-1400

SAN JUAN TRADING CO INC
PO BOX 366458
SAN JUAN PR 00936-6458

SANTA REAL REALTY CORP
P O BOX 190525
SAN JUAN PR 00919-0525

SANTA REAL REALTY, INC. C/O W&B LAW OFFICES,
1509 LOPEZ LANDRON 10TH FLOOR
SAN JUAN PR 00911-1933

SECRETARIO DE HACIENDA
372 AVE ROTARIOS
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ARECIBO PR 00612-4601

STANDARD BEAUTY SUPPLY INC
PO BOX 191863
SAN JUAN PR 00919-1863

START MARKING SYSTEMS INC
PO BOX 2175
BAYAMON PR 00960-2175 PUERTO RICO

SUAREZ SALES INC
PO BOX 126
CATANO PR 00963 PUERTO RICO 00963-0126

SUCESION ESTEBAN CARRION DIAZ
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MANATI PR 00674-0192

SWEET HOUSE
PO BOX 8025
BAYAMON PR 00960-8025

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T MOBILE
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DALLAS TX 75266-0252

TAGICIG SERVICES
MERCANTTIL PLAZA BUILDING
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TERMO ENVASESSA
PO BOX 9231
BAYAMON PR 00960-9231

THE CLOROX COMMERCIAL COMPANY
PO BOX 2133
SAN JUAN PR 00922-2133

THE NEW PONCE SHOPPING CENTER LP
PO BOX 331943
PONCE PR 00733-1943

THOMAS DIAZ INC
PO BOX 1031
SABANA SECA PR 00952-1031

TNT FIREWORKS
4511 HELTON DRIVE
FLORENCE AL 35630-6239

TOP TRADERS INC
PO BOX 194601
SAN JUAN PR 00919-4601

TOTAL APPLIANCES
PO BOX 6554
SAN JUAN PR 00914-6554

TYCOON PAPER
URB INDUSTRIAL EL COMANDANTE
EDIF 1
CAROLINA PR 00982

UMA ENTERPRISES
660 WEST ARTESIA BLVD
COMPTON
COMPTON CA 90220-5504

UNILEVER DE PR INC
PO BOX 70129
SAN JUAN PR 00936-8129

UNIVERSAL INDUSTRIAL SUPPLIES
PO BOX
PONCE PR 00732

UNIVERSAL MANUFACTURING CORP
PO BOX 11999
SAN JUAN PR 00922-1999

US DEPARTMENT OF JUSTICE
FEDERAL LITIGATION DIVISION
PO BOX 9020192
SAN JUAN PR 00902-0192

V SUAREZ CO INC
PO BOX 364588
SAN JUAN PR 00936-4588 PUERTO RICO

VALENTIN EXTERMINATING SERVICES
PMB 390 2135 CARR 2
SUITES 15
BAYAMON PR 00959

VENETO TRADING COMPANY INC
1138 ROOSEVELT AVENUE
SAN JUAN PR 00920-2906

VERPAS PRODUCTS INC
PO BOX 29410
65TH INF STA
RIO PIEDRAS PR 00929-0410

VICTORIA CLASSICS
277 5TH AVENUE
NEW YORK NY 10016-6563

VILLA BLANCA SHOPPING CENTERLLC
PO BOX 362983
SAN JUAN PR 00936-2983

Villa Blanca Shopping Center, LLC
c/o Maria F. Vlez, Esq.
PO Box 195582
San Juan, PR 00919-5582

WESTERN BANK WORLD-VISA
PO BOX 430
MAYAGUEZ PR 00681-0430

WESTERN OIL CORPORATION
PO BOX PMB 172
AVE ESMERALDA 53
GUAYNABO PR 00969-4429

WESTERNBANK
PO BOX 1180
MAYAGUEZ PR 00681-1180

WG GROUP
2000 CARR 8177
SUITE 26 PMB 220
GUAYNABO PR 00966-3762

WILFREDO SEGARRA SINDICO
PO BOX 9023385
SAN JUAN PR 00902-3385

WILLGRE CORP
PO BOX 1423
CIALES PR 00638-1423

XEROX CORP
XEROX CORPORATION
ATTN VANESA ADAMS
1301 RIDGEVIEW DRIVE 450
LEWISVILLE TX 75057-6018

XEROX CORPORATION
PO BOX 650361
DALLAS TX 75265-0361

XPRESSARTE
CALLE 41 BL 35
REXVILLE
BAYAMON PR 00957-4124

EDGARDO MUNOZ
EDGARDO MUNOZ, PSC
PO BOX 360971
SAN JUAN, PR 00936-0971

ISIDRO BARANDA SUAREZ
URB PALMAS DEL MAR
HUMACAO, PR 00791-6057

MONSITA LECAROS ARRIBAS
OFFICE OF THE US TRUSTEE (UST)
OCHOA BUILDING
500 TANCA STREET SUITE 301
SAN JUAN, PR 00901-1938

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

INTERNAL REVENUE SERVICES
POST OFFICE
BOX 21126
PHILADELPHIA PA 19114-0326

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)65 Infanteria Shopping Center

(u)CANGREJO ARriba DEVELOPMENT CORP

(u)CARIAN MANAGEMENT, INC